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January 26, 2016

RE: AARYA CONSTRUCTION & DESIGN, INC.

To Whom It May Concern:

This is to advise you that our office provides Bid, Performance, and Payment Bonds for Aarya Construction & Design, Inc. Their surety is Travelers Casualty and Surety Company of America, which carries an A.M. Best Rating of A (Excellent) XV and listed in the Department of the Treasury's Federal Register. Their relationship with Travelers dates back to 1998.

Based upon normal and standard underwriting criteria at the time of the request, it is our intention to provide Performance and Payment Bonds for individual projects in the high seven/low eight figure range and an aggregate in the low to mid-low eight figures. We obviously reserve the right to review all contractual documents, bond forms, and obtain satisfactory evidence of funding prior to final commitment to issue the bonds.

Aarya Construction & Design, Inc. is an excellent contractor and we hold them in the utmost highest regard. I have personally had the great fortune of handling this fine contractor's bond needs since 1992. Over the many years, we have provided numerous bonds, all of which have been completed to great satisfaction. Obviously, we feel extremely confident in our contractor and encourage you to offer them an opportunity to execute any upcoming projects.

This letter is not an assumption of liability, nor is it a bid or performance & payment bond. It is issued only as a bonding reference requested by our respected client. If you should have any questions, please do not hesitate to give me a call.

Sincerely,

Warren M. Alter
Resident Agent